

<i>SERFF Tracking Number:</i>	<i>AEGB-128246799</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>1-046 11-109</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>1-046 11-109</i>		
<i>Project Name/Number:</i>	<i>ROP/L056</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 1-046 11-109

SERFF Tr Num: AEGB-128246799 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Accepted State Tr Num:

For Informational Purposes

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Co Tr Num: 1-046 11-109

State Status: Closed-Accepted for
Informational Purposes

Filing Type: Form

Reviewer(s): Linda Bird

Author: Joanne Nolte

Disposition Date: 05/08/2012

Date Submitted: 05/02/2012

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ROP

Status of Filing in Domicile: Pending

Project Number: L056

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: Concurrently
submitted

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/08/2012

State Status Changed: 05/08/2012

Deemer Date:

Created By: Joanne Nolte

Submitted By: Joanne Nolte

Corresponding Filing Tracking Number:
3Y111310

Filing Description:

Commissioner of Insurance

Arkansas Insurance Department

1200 West 3rd Street

Little Rock, AR 72201-1904

Re: TRANSAMERICA LIFE INSURANCE COMPANY NAIC #468-86231

SERFF Tracking Number: AEGB-128246799 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number:
Company Tracking Number: 1-046 11-109
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: 1-046 11-109
Project Name/Number: ROP/L056

INFORMATIONAL FILING

Changes to the Multiplier Factors for the Intermediate Endowment Benefit Rider 1-046 11-109

Dear Sir/Madam:

On approval, we are revising the multiplier factor for our Intermediate Endowment Benefit Rider, form number 1-046 11-109, which was approved by your Department on October 5, 2009, under SERFF Tracking Number AEGB-126319852. This information should have been bracketed originally but was inadvertently submitted without the brackets. We are therefore also attaching updated data pages with the brackets.

This is an informational filing only. We certify there have been no changes to the forms and all other respects of the filing remain unchanged.

Should you have any questions or need any additional information, please do not hesitate to contact me. Thank you.

Sincerely,

TRANSAMERICA LIFE INSURANCE COMPANY

Joanne D. Nolte
Policy Analyst
Contract Development
Ph: 515-339-7519
Fax: 319-355-2501
Joanne.nolte@transamerica.com
State Narrative:

Company and Contact

Filing Contact Information

Joanne Nolte, Analyst jnolte@aegonusa.com
4333 Edgewood Rd. NE 515-339-7519 [Phone]
MS 2225 319-355-2501 [FAX]
Cedar Rapids, IA 52499

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa
4333 Edgewood Road, NE Group Code: 468 Company Type:

SERFF Tracking Number: AEGB-128246799 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number:
Company Tracking Number: 1-046 11-109
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: 1-046 11-109
Project Name/Number: ROP/L056

Cedar Rapids, IA 52499
(319) 355-7888 ext. [Phone]

Group Name:
FEIN Number: 39-0989781

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 fee per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	05/02/2012	58886362

<i>SERFF Tracking Number:</i>	<i>AEGB-128246799</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>1-046 11-109</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>1-046 11-109</i>		
<i>Project Name/Number:</i>	<i>ROP/L056</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		05/08/2012	05/08/2012

SERFF Tracking Number: *AEGB-128246799*

State: *Arkansas*

Filing Company: *Transamerica Life Insurance Company*

State Tracking Number:

Company Tracking Number: *1-046 11-109*

TOI: *L04I Individual Life - Term*

Sub-TOI: *L04I.213 Specified Age or Duration -*

Fixed/Indeterminate Premium - Single Life

Product Name: *1-046 11-109*

Project Name/Number: *ROP/L056*

Disposition

Disposition Date: 05/08/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AEGB-128246799</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>1-046 11-109</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>1-046 11-109</i>		
<i>Project Name/Number:</i>	<i>ROP/L056</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Revised Sample Data Pages		Yes

<i>SERFF Tracking Number:</i>	<i>AEGB-128246799</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>1-046 11-109</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>1-046 11-109</i>		
<i>Project Name/Number:</i>	<i>ROP/L056</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: AR - Rule and Regulation 19.pdf AR - Cert of Regulation 49.pdf AR - Cert of Compliance 23-79-138.pdf AR - Bulletin 11-83.pdf		
Bypassed - Item: Application Bypass Reason: N/A as this is just an informational filing. Comments:		
Satisfied - Item: Life & Annuity - Acturial Memo Comments: Attachments: ROP Actuarial Memo 2012_TLIC_.pdf ROP Rider nonICC Valn Cert(TLIC).PDF		
Satisfied - Item: Revised Sample Data Pages Comments: Attachments: 1-304 05-107 Rev Policy Data Pages 2 2A 2B - Updated for ROP.pdf 1-334 05-107 Rev Policy Data Pages 2 2A 2B - Updated for ROP.pdf		

TRANSAMERICA LIFE INSURANCE COMPANY

**RULE AND REGULATION 19
STATE OF ARKANSAS**

Form Number: 1-046 11-109

Date: April 10, 2012

I hereby certify that the accompanying life product is in compliance with Rule and Regulation 19.

Cheryl Bock

Cheryl Bock, Assist. Vice President Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

CERTIFICATION OF REGULATION 49
STATE OF ARKANSAS

Form Number: 1-046 11-109

Date: April 10, 2012

This is submitted in Compliance with Regulation 49 of the Arkansas Insurance Code.

I hereby certify that the accompanying life product is in compliance with Regulation 49 in that a Life and Health Guaranty Association notice will be given to each policy owner at the time of issue.

Cheryl Bock

Cheryl Bock, Assist. Vice President Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

**CERTIFICATION OF
ARKANSAS INSURANCE CODE
23-79-138**

Policy Number: 1-046 11-109

Date: April 10, 2012

I hereby certify that the accompanying life product is in compliance with Arkansas Insurance Code 23-79-138.

Cheryl Bock

Digitally signed by CBock
DN: cn=CBock, c=US
Date: 2008.02.28 13:46:12
-06'00'

Cheryl Bock, Assistant Vice President, Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

**BULLETIN 11-83
STATE OF ARKANSAS**

Form Number: 1-046 11-109

Date: April 10, 2012

I hereby certify that the accompanying life product is in compliance with Bulletin 11-83.

Cheryl Bock

Cheryl Bock, Assist. Vice President Contract Development

POLICY DATA

[JUL 01 2012] POLICY DATE

EXPIRY DATE [JUL 01 2082]

[35] AGE OF INSURED

INSURED [JOHN DOE]

[SPECIMEN] POLICY NUMBER

FACE AMOUNT [\$100,000]

[JUL 01 2012] DATE OF ISSUE

SEX OF INSURED [MALE]

[JUL 01 2032] LAST DATE TO
CONVERT

OWNER [THE INSURED]

[STANDARD CLASS OF RISK
NON-SMOKER]

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW.
ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE RIDER.

RIDER NUMBER

SCHEDULE OF ADDITIONAL BENEFITS

ANNUAL PREMIUM*

1-046 11-109

INTERMEDIATE ENDOWMENT BENEFIT RIDER

ENDOWMENT DATE: JUL 01 2032

\$466.24

TOTAL ANNUAL PREMIUM ON POLICY DATE

\$[654.24]*

*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE
ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT
MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER
PAYMENT MODE.

INITIAL PREMIUM AMOUNT AND MODE
INITIAL ANNUAL PREMIUM FOR RIDERS
TOTAL PAYMENTS PER YEAR

\$[654.24]
\$[654.24]

ANNUALLY

DIRECT

\$[654.24]

SCHEDULE OF PREMIUMS

TOTAL FIRST YEAR PREMIUMS (SEE FOLLOWING PAGES FOR PREMIUMS FOR LATER YEARS):

POLICY YEAR
[Years 1-20]

ANNUALLY
[\$654.24]

SEMI-ANNUALLY
[\$333.66]

QUARTERLY
[\$170.10]

MONTHLY
[\$57.25]

TOTAL PAYMENTS
PER YEAR

[\$654.24]

[\$667.32]

[\$680.40]

[\$687.00]

THE SCHEDULE OF PREMIUMS ABOVE IS FOR DIRECT BILLING ONLY. A SCHEDULE OF PREMIUMS
FOR OTHER PAYMENT MODES WILL BE PROVIDED ON REQUEST.

POLICY DATA (CONTINUED)

SCHEDULE OF NON-GUARANTEED PREMIUMS
- ANNUAL PREMIUMS -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[JUL 01 2013]	[\$188.00]	[JUL 01 2048]	[\$ 5,017.00]
[JUL 01 2014]	[188.00]	[JUL 01 2049]	[5,849.00]
[JUL 01 2015]	[188.00]	[JUL 01 2050]	[6,558.00]
[JUL 01 2016]	[188.00]	[JUL 01 2051]	[7,535.00]
[JUL 01 2017]	[188.00]	[JUL 01 2052]	[8,663.00]
[JUL 01 2018]	[188.00]	[JUL 01 2053]	[9,790.00]
[JUL 01 2019]	[188.00]	[JUL 01 2054]	[10,373.00]
[JUL 01 2020]	[188.00]	[JUL 01 2055]	[11,229.00]
[JUL 01 2021]	[188.00]	[JUL 01 2056]	[12,194.00]
[JUL 01 2022]	[188.00]	[JUL 01 2057]	[13,745.00]
[JUL 01 2023]	[188.00]	[JUL 01 2058]	[15,406.00]
[JUL 01 2024]	[188.00]	[JUL 01 2059]	[17,167.00]
[JUL 01 2025]	[188.00]	[JUL 01 2060]	[19,130.00]
[JUL 01 2026]	[188.00]	[JUL 01 2061]	[21,336.00]
[JUL 01 2027]	[188.00]	[JUL 01 2062]	[23,401.00]
[JUL 01 2028]	[188.00]	[JUL 01 2063]	[25,610.00]
[JUL 01 2029]	[188.00]	[JUL 01 2064]	[28,726.00]
[JUL 01 2030]	[188.00]	[JUL 01 2065]	[30,766.00]
[JUL 01 2031]	[188.00]	[JUL 01 2066]	[33,660.00]
[JUL 01 2032]	[1,129.00]	[JUL 01 2067]	[35,774.00]
[JUL 01 2033]	[1,239.00]	[JUL 01 2068]	[39,486.00]
[JUL 01 2034]	[1,359.00]	[JUL 01 2069]	[40,069.00]
[JUL 01 2035]	[1,480.00]	[JUL 01 2070]	[42,689.00]
[JUL 01 2036]	[1,606.00]	[JUL 01 2071]	[45,485.00]
[JUL 01 2037]	[1,761.00]	[JUL 01 2072]	[49,258.00]
[JUL 01 2038]	[1,923.00]	[JUL 01 2073]	[52,749.00]
[JUL 01 2039]	[2,087.00]	[JUL 01 2074]	[56,464.00]
[JUL 01 2040]	[2,291.00]	[JUL 01 2075]	[60,420.00]
[JUL 01 2041]	[2,563.00]	[JUL 01 2076]	[64,628.00]
[JUL 01 2042]	[2,791.00]	[JUL 01 2077]	[67,974.00]
[JUL 01 2043]	[3,042.00]	[JUL 01 2078]	[71,972.00]
[JUL 01 2044]	[3,329.00]	[JUL 01 2079]	[76,206.00]
[JUL 01 2045]	[3,656.00]	[JUL 01 2080]	[80,683.00]
[JUL 01 2046]	[4,063.00]	[JUL 01 2081]	[85,423.00]
[JUL 01 2047]	[4,453.00]		

THE "SCHEDULE OF NON-GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

POLICY DATA (CONTINUED)

SCHEDULE OF GUARANTEED PREMIUMS
- ANNUAL PREMIUMS -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[JUL 01 2013]	[\$188.00]	[JUL 01 2048]	\$ [7,239.00]
[JUL 01 2014]	[188.00]	[JUL 01 2049]	[8,075.00]
[JUL 01 2015]	[188.00]	[JUL 01 2050]	[8,950.00]
[JUL 01 2016]	[188.00]	[JUL 01 2051]	[9,878.00]
[JUL 01 2017]	[188.00]	[JUL 01 2052]	[11,292.00]
[JUL 01 2018]	[188.00]	[JUL 01 2053]	[12,446.00]
[JUL 01 2019]	[188.00]	[JUL 01 2054]	[13,797.00]
[JUL 01 2020]	[188.00]	[JUL 01 2055]	[15,376.00]
[JUL 01 2021]	[188.00]	[JUL 01 2056]	[17,060.00]
[JUL 01 2022]	[188.00]	[JUL 01 2057]	[18,654.00]
[JUL 01 2023]	[188.00]	[JUL 01 2058]	[20,419.00]
[JUL 01 2024]	[188.00]	[JUL 01 2059]	[22,427.00]
[JUL 01 2025]	[188.00]	[JUL 01 2060]	[24,681.00]
[JUL 01 2026]	[188.00]	[JUL 01 2061]	[27,155.00]
[JUL 01 2027]	[188.00]	[JUL 01 2062]	[29,774.00]
[JUL 01 2028]	[188.00]	[JUL 01 2063]	[32,505.00]
[JUL 01 2029]	[188.00]	[JUL 01 2064]	[35,308.00]
[JUL 01 2030]	[188.00]	[JUL 01 2065]	[38,140.00]
[JUL 01 2031]	[188.00]	[JUL 01 2066]	[41,031.00]
[JUL 01 2032]	[1,472.00]	[JUL 01 2067]	[44,042.00]
[JUL 01 2033]	[1,641.00]	[JUL 01 2068]	[47,198.00]
[JUL 01 2034]	[1,819.00]	[JUL 01 2069]	[50,580.00]
[JUL 01 2035]	[1,963.00]	[JUL 01 2070]	[54,356.00]
[JUL 01 2036]	[2,131.00]	[JUL 01 2071]	[59,160.00]
[JUL 01 2037]	[2,338.00]	[JUL 01 2072]	[66,022.00]
[JUL 01 2038]	[2,607.00]	[JUL 01 2073]	[76,940.00]
[JUL 01 2039]	[2,944.00]	[JUL 01 2074]	[89,509.00]
[JUL 01 2040]	[3,319.00]	[JUL 01 2075]	[90,413.00]
[JUL 01 2041]	[3,713.00]	[JUL 01 2076]	[91,326.00]
[JUL 01 2042]	[4,131.00]	[JUL 01 2077]	[92,248.00]
[JUL 01 2043]	[4,550.00]	[JUL 01 2078]	[93,179.00]
[JUL 01 2044]	[4,973.00]	[JUL 01 2079]	[94,120.00]
[JUL 01 2045]	[5,429.00]	[JUL 01 2080]	[95,070.00]
[JUL 01 2046]	[5,896.00]	[JUL 01 2081]	[96,030.00]
[JUL 01 2047]	[6,624.00]		

THE "SCHEDULE OF GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

POLICY DATA (CONTINUED)

TABLE OF RIDER VALUES

Projected Rider Values at the end of certain Policy Years are shown below. The Rider Values shown are based on the initial premium mode applicable to the Policy and assume that all premiums have been paid to the Policy Anniversary. Rider Values will vary if any premiums are paid on a different mode or if any premiums have not been paid.

END OF POLICY YEAR	PERCENTAGE OF ELIGIBLE PREMIUMS	RIDER VALUE	PAID-UP INSURANCE*
[1]	[0.00%]	[\$0.00]	[\$0.00]
[2]	[0.00]	[0.00]	[0.00]
[3]	[2.70]	[52.99]	[329]
[4]	[0.70]	[541.71]	[3,226]
[5]	[32.30]	[1,056.60]	[6,032]
[6]	[41.50]	[1,629.06]	[8,914]
[7]	[48.40]	[2,216.57]	[11,630]
[8]	[53.80]	[2,815.85]	[14,169]
[9]	[58.30]	[3,432.80]	[16,570]
[10]	[62.10]	[4,062.83]	[18,819]
[11]	[66.80]	[4,807.36]	[21,378]
[12]	[70.90]	[5,566.27]	[23,773]
[13]	[74.50]	[6,336.31]	[25,991]
[14]	[78.00]	[7,144.30]	[28,155]
[15]	[81.20]	[7,968.64]	[30,161]
[16]	[85.20]	[8,918.60]	[32,436]
[17]	[88.90]	[9,887.53]	[34,547]
[18]	[92.30]	[10,869.54]	[36,510]
[19]	[96.10]	[11,945.77]	[38,584]
[20]	[100.00]	[13,084.80]	[40,667]
[21]	[0.00]	[0.00]	[0.00]

* The Paid-Up insurance amount is the amount of reduced paid-up insurance that the Rider Value depicted would purchase at the end of the applicable policy year if there are no loans outstanding.

POLICY DATA

[JUL 01 2012] POLICY DATE

EXPIRY DATE [JUL 01 2082]

[35] AGE OF INSURED

INSURED [JOHN DOE]

[SPECIMEN] POLICY NUMBER

FACE AMOUNT [\$100,000]

[JUL 01 2012] DATE OF ISSUE

SEX OF INSURED [MALE]

[JUL 01 2042] LAST DATE TO
CONVERT

OWNER [THE INSURED]

[STANDARD CLASS OF RISK
NON-SMOKER]

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW.
ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE RIDER.

RIDER NUMBER

SCHEDULE OF ADDITIONAL BENEFITS

ANNUAL PREMIUM*

1-046 11-109

INTERMEDIATE ENDOWMENT BENEFIT RIDER
ENDOWMENT DATE: JUL 01 2042

\$280.90

TOTAL ANNUAL PREMIUM ON POLICY DATE

\$[545.90]*

*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE
ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT
MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER
PAYMENT MODE.

INITIAL PREMIUM AMOUNT AND MODE
INITIAL ANNUAL PREMIUM FOR RIDERS:
TOTAL PAYMENTS PER YEAR

\$[545.90]
\$[545.90]

ANNUALLY

DIRECT

\$[545.90]

SCHEDULE OF PREMIUMS

TOTAL FIRST YEAR PREMIUMS (SEE FOLLOWING PAGES FOR PREMIUMS FOR LATER YEARS):

POLICY YEAR
[Years 1-30]

ANNUALLY
[\$545.90]

SEMI-ANNUALLY
[\$278.41]

QUARTERLY
[\$141.93]

MONTHLY
[\$47.77]

TOTAL PAYMENTS
PER YEAR

[\$545.90]

[\$556.82]

[\$567.72]

[\$573.24]

THE SCHEDULE OF PREMIUMS ABOVE IS FOR DIRECT BILLING ONLY. A SCHEDULE OF PREMIUMS
FOR OTHER PAYMENT MODES WILL BE PROVIDED ON REQUEST.

POLICY DATA (CONTINUED)

SCHEDULE OF NON-GUARANTEED PREMIUMS
- ANNUAL PREMIUMS -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[JUL 01 2013]	[\$265.00]	[JUL 01 2048]	\$ [5,017.00]
[JUL 01 2014]	[265.00]	[JUL 01 2049]	[5,849.00]
[JUL 01 2015]	[265.00]	[JUL 01 2050]	[6,558.00]
[JUL 01 2016]	[265.00]	[JUL 01 2051]	[7,535.00]
[JUL 01 2017]	[265.00]	[JUL 01 2052]	[8,663.00]
[JUL 01 2018]	[265.00]	[JUL 01 2053]	[9,790.00]
[JUL 01 2019]	[265.00]	[JUL 01 2054]	[10,373.00]
[JUL 01 2020]	[265.00]	[JUL 01 2055]	[11,229.00]
[JUL 01 2021]	[265.00]	[JUL 01 2056]	[12,194.00]
[JUL 01 2022]	[265.00]	[JUL 01 2057]	[13,745.00]
[JUL 01 2023]	[265.00]	[JUL 01 2058]	[15,406.00]
[JUL 01 2024]	[265.00]	[JUL 01 2059]	[17,167.00]
[JUL 01 2025]	[265.00]	[JUL 01 2060]	[19,130.00]
[JUL 01 2026]	[265.00]	[JUL 01 2061]	[21,336.00]
[JUL 01 2027]	[265.00]	[JUL 01 2062]	[23,401.00]
[JUL 01 2028]	[265.00]	[JUL 01 2063]	[25,610.00]
[JUL 01 2029]	[265.00]	[JUL 01 2064]	[28,726.00]
[JUL 01 2030]	[265.00]	[JUL 01 2065]	[30,766.00]
[JUL 01 2031]	[265.00]	[JUL 01 2066]	[33,660.00]
[JUL 01 2032]	[265.00]	[JUL 01 2067]	[35,774.00]
[JUL 01 2033]	[265.00]	[JUL 01 2068]	[39,486.00]
[JUL 01 2034]	[265.00]	[JUL 01 2069]	[40,069.00]
[JUL 01 2035]	[265.00]	[JUL 01 2070]	[42,689.00]
[JUL 01 2036]	[265.00]	[JUL 01 2071]	[45,485.00]
[JUL 01 2037]	[265.00]	[JUL 01 2072]	[49,258.00]
[JUL 01 2038]	[265.00]	[JUL 01 2073]	[52,749.00]
[JUL 01 2039]	[265.00]	[JUL 01 2074]	[56,464.00]
[JUL 01 2040]	[265.00]	[JUL 01 2075]	[60,420.00]
[JUL 01 2041]	[265.00]	[JUL 01 2076]	[64,628.00]
[JUL 01 2042]	[2,791.00]	[JUL 01 2077]	[67,974.00]
[JUL 01 2043]	[3,042.00]	[JUL 01 2078]	[71,972.00]
[JUL 01 2044]	[3,329.00]	[JUL 01 2079]	[76,206.00]
[JUL 01 2045]	[3,656.00]	[JUL 01 2080]	[80,683.00]
[JUL 01 2046]	[4,063.00]	[JUL 01 2081]	[85,423.00]
[JUL 01 2047]	[4,453.00]		

THE "SCHEDULE OF NON-GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

POLICY DATA (CONTINUED)

SCHEDULE OF GUARANTEED PREMIUMS
- ANNUAL PREMIUMS -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[JUL 01 2013]	\$(265.00)	[JUL 01 2048]	\$ [7,239.00]
[JUL 01 2014]	[265.00]	[JUL 01 2049]	[8,075.00]
[JUL 01 2015]	[265.00]	[JUL 01 2050]	[8,950.00]
[JUL 01 2016]	[265.00]	[JUL 01 2051]	[9,878.00]
[JUL 01 2017]	[265.00]	[JUL 01 2052]	[11,292.00]
[JUL 01 2018]	[265.00]	[JUL 01 2053]	[12,446.00]
[JUL 01 2019]	[265.00]	[JUL 01 2054]	[13,797.00]
[JUL 01 2020]	[265.00]	[JUL 01 2055]	[15,376.00]
[JUL 01 2021]	[265.00]	[JUL 01 2056]	[17,060.00]
[JUL 01 2022]	[265.00]	[JUL 01 2057]	[18,654.00]
[JUL 01 2023]	[265.00]	[JUL 01 2058]	[20,419.00]
[JUL 01 2024]	[265.00]	[JUL 01 2059]	[22,427.00]
[JUL 01 2025]	[265.00]	[JUL 01 2060]	[24,681.00]
[JUL 01 2026]	[265.00]	[JUL 01 2061]	[27,155.00]
[JUL 01 2027]	[265.00]	[JUL 01 2062]	[29,774.00]
[JUL 01 2028]	[265.00]	[JUL 01 2063]	[32,505.00]
[JUL 01 2029]	[265.00]	[JUL 01 2064]	[35,308.00]
[JUL 01 2030]	[265.00]	[JUL 01 2065]	[38,140.00]
[JUL 01 2031]	[265.00]	[JUL 01 2066]	[41,031.00]
[JUL 01 2032]	[265.00]	[JUL 01 2067]	[44,042.00]
[JUL 01 2033]	[265.00]	[JUL 01 2068]	[47,198.00]
[JUL 01 2034]	[265.00]	[JUL 01 2069]	[50,580.00]
[JUL 01 2035]	[265.00]	[JUL 01 2070]	[54,356.00]
[JUL 01 2036]	[265.00]	[JUL 01 2071]	[59,160.00]
[JUL 01 2037]	[265.00]	[JUL 01 2072]	[66,022.00]
[JUL 01 2038]	[265.00]	[JUL 01 2073]	[76,940.00]
[JUL 01 2039]	[265.00]	[JUL 01 2074]	[89,509.00]
[JUL 01 2040]	[265.00]	[JUL 01 2075]	[90,413.00]
[JUL 01 2041]	[265.00]	[JUL 01 2076]	[91,326.00]
[JUL 01 2042]	[4,131.00]	[JUL 01 2077]	[92,248.00]
[JUL 01 2043]	[4,550.00]	[JUL 01 2078]	[93,179.00]
[JUL 01 2044]	[4,973.00]	[JUL 01 2079]	[94,120.00]
[JUL 01 2045]	[5,429.00]	[JUL 01 2080]	[95,070.00]
[JUL 01 2046]	[5,896.00]	[JUL 01 2081]	[96,030.00]
[JUL 01 2047]	[6,624.00]		

THE "SCHEDULE OF GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

POLICY DATA (CONTINUED)

TABLE OF RIDER VALUES

Projected Rider Values at the end of certain Policy Years are shown below. The Rider Values shown are based on the initial premium mode applicable to the Policy and assume that all premiums have been paid to the Policy Anniversary. Rider Values will vary if any premiums are paid on a different mode or if any premiums have not been paid.

END OF POLICY YEAR	PERCENTAGE OF ELIGIBLE PREMIUMS	RIDER VALUE	PAID-UP INSURANCE*
[1]	[0.00%]	[\$0.00]	[\$0]
[2]	[0.00]	[0.00]	[0]
[3]	[0.00]	[0.00]	[0]
[4]	[0.00]	[0.00]	[0]
[5]	[7.30]	[199.25]	[1,137]
[6]	[16.30]	[533.89]	[2,921]
[7]	[22.80]	[871.26]	[4,571]
[8]	[27.70]	[1,209.71]	[6,087]
[9]	[31.60]	[1,552.54]	[7,494]
[10]	[34.70]	[1,894.27]	[8,774]
[11]	[38.80]	[2,329.90]	[10,361]
[12]	[42.20]	[2,764.44]	[11,806]
[13]	[45.10]	[3,200.61]	[13,128]
[14]	[47.70]	[3,645.52]	[14,366]
[15]	[50.00]	[4,094.25]	[15,496]
[16]	[53.60]	[4,681.64]	[17,027]
[17]	[56.70]	[5,261.93]	[18,385]
[18]	[59.50]	[5,846.59]	[19,638]
[19]	[61.90]	[6,420.33]	[20,737]
[20]	[63.90]	[6,976.60]	[21,683]
[21]	[68.00]	[7,795.45]	[23,323]
[22]	[71.50]	[8,587.01]	[24,756]
[23]	[74.60]	[9,366.55]	[26,029]
[24]	[77.30]	[10,127.54]	[27,141]
[25]	[79.70]	[10,877.06]	[28,117]
[26]	[84.70]	[12,021.81]	[29,982]
[27]	[89.10]	[13,132.72]	[31,636]
[28]	[92.90]	[14,199.95]	[33,057]
[29]	[96.10]	[15,213.69]	[34,261]
[30]	[100.00]	[16,377.00]	[35,701]
[31]	[0.00]	[0.00]	[0]

* The Paid-Up insurance amount is the amount of reduced paid-up insurance that the Rider Value depicted would purchase at the end of the applicable policy year if there are no loans outstanding.